

# **HOUSING IN MIAMI-DADE COUNTY 2000**

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## HOUSING IN MIAMI-DADE COUNTY 2000

### Introduction

The 2000 Census of Population and Housing contains a wealth of housing data, including occupancy/vacancy status, tenure, contract rent, value, overcrowding, plumbing facilities and more. Following is a report on selected data, as well as a brief assessment of the status of housing in Miami-Dade County as captured by the census.

### Housing Inventory

There were 852,278 housing units identified by the census in Miami-Dade County as of April 1, 2000, up from 771,288 units in 1990. This is an increase of about 81,000 units or approximately 8,000 units a year. This is the lowest growth in any of the four decades since 1960 (See Table 1). However, if the frantic pace of the 1970's is left out, this recent change is not too far removed from the 1960's and 1980's performance. Plus, of the thousands of homes lost to Hurricane Andrew in 1992, not all were rebuilt.

**Table 1**  
**Total Housing Units**  
**Miami-Dade County, Florida**  
**1960-2000**

Year	Number of Units	Change	
		Numerical	Percent
1960	348,946		
		104,962	30.1
1970	453,908		
		211,474	46.1
1980	665,382		
		105,906	15.9
1990	771,288		
		80,990	10.5
2000	852,278		

Source: U.S. Bureau of the Census, Census of Population and Housing: 1960, 1970, 1980, 1990, and 2000; Miami-Dade County Department of Planning and Zoning Research Section, 2003.

The stock of year-round housing units was 820,962, of which 15,338 were mobile homes. Year-round housing units are all occupied units plus vacant units intended for year-round use.

Unit Distribution. Of all housing units in the County, 82,482, or about 45 percent, are located in the unincorporated area (see Table 2). This is up from 44 percent in 1990. The City of Miami has the highest number for a municipality, 148,388 (17.4 percent); Islandia the least, only five. Hialeah with 72,142 (8.5 percent) is second and Miami Beach with 59,723 (7.0 percent) is third. Aventura, Coral Gables, and North Miami comprise a second tier of cities with a substantial number of housing units averaging about 20,000 each and collectively having 7.1 percent of all housing in the County. Although the unincorporated area added 53,000 units which is 65 percent of the total gain for the County, had it not been for seven incorporations this large area would have added almost 72,000 or almost 90 percent of the total growth.<sup>1</sup>

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<sup>1</sup> There have actually been eight incorporations since the 1990 census was taken. Seven of these have been accounted for in the municipality tables, but the eighth, Miami Gardens, has not. Final data for this area was not determined until late in the process of preparing this publication and inclusion would have delayed release. Likewise, a few annexations within existing cities have occurred subsequent to the acquisition of the 2000 census data. The number of housing units involved, mainly in Coral Gables, is small and does not seriously affect the analysis. Miami Gardens, however, contains a large number of housing units. In the footnotes to each municipality table, the data for this new city is shown if available. This report will likely be revised and at that time Miami Gardens data will be fully incorporated.

**Table 2**  
**Housing Units**  
**1960, 1970, 1980, 1990 and 2000**  
**Miami-Dade County, Florida by Municipality**

<b>Municipality</b>	<b>1960</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
Aventura	-----	-----	-----	12,829	20,020
Bal Harbour	297	1,777	2,647	2,797	3,150
Bay Harbor Island	1,801	2,816	3,113	3,179	3,103
Biscayne Park	1,204	1,113	1,359	1,338	1,341
Coral Gables	12,609	15,026	17,669	16,561	17,849
Doral	-----	-----	-----	-----	9,559
El Portal	826	896	1,064	1,049	878
Florida City	1,321	1,458	2,186	2,045	2,541
Golden Beach	169	342	276	302	341
Hialeah	20,564	31,727	50,230	62,187	72,142
Hialeah Gardens	70	238	1,311	2,883	5,848
Homestead	3,299	4,901	8,812	10,775	11,162
Indian Creek Village	20	25	38	30	38
Islandia	-----	5	9	7	5
Key Biscayne	-----	-----	-----	5,724	6,378
Medley	46	151	311	335	387
Miami	120,017	125,278	145,762	144,550	148,388
Miami Beach	38,608	51,856	64,561	62,413	59,723
Miami Lakes	-----	-----	-----	9,016	9,000
Miami Shores	-----	-----	9,244	10,084	3,836
Miami Springs	3,908	4,925	5,345	5,342	5,286
North Bay Village	1,148	2,657	2,963	3,401	3,450
North Miami	10,419	14,247	20,533	22,107	22,281
North. Miami Beach	7,829	12,603	17,000	15,821	15,350
Opa-locka	3,191	3,882	5,667	5,709	5,407
Palmetto Bay	-----	-----	-----	-----	8,078
Pinecrest	-----	-----	-----	5,722	6,403
South Miami	3,047	7,325	4,508	4,346	4,457
Sunny Isles Beach	-----	-----	-----	11,772	12,946
Surfside	2,151	2,288	2,441	2,814	3,059
Sweetwater	264	1,083	2,610	4,145	4,353
Virginia Gardens	643	920	917	913	925
West Miami	1,771	2,023	2,186	2,082	2,112
Unincorporated Miami-Dade	112,674	162,287	286,975	339,010	382,482
<b>County Total</b>	<b>348,946</b>	<b>453,908</b>	<b>665,382</b>	<b>771,288</b>	<b>852,278</b>

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June, 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census. The new city of Miami Gardens (not shown) contains 30,988 housing units.

Source: U.S. Bureau of the Census, Census of Housing, 1960, 1970, 1980, 1990, General Housing Characteristics. Census of Population and Housing, 2000: Summary File PL-94-171.

### Tenure

Tenure is the classification of all occupied units as either owner-occupied or renter-occupied.<sup>2</sup> The percent of owner-occupied units had remained very stable over three censuses being 54.1 percent in 1970, 54.5 percent in 1980, and 54.2 percent in 1990. But this situation changed in 2000 when the census reported a significant jump to 57.9 percent. Consequently, the previous stability of renter occupation exhibited the reverse of the owner change by declining more than three percentage points.

**Table 3**  
**Housing Tenure**  
**Miami-Dade County, Florida**  
**1960-2000**

Year	Specified Owner-Occupied		Specified Renter-Occupied	
	Number	Percent	Number	Percent
1960	183,171	59.4	125,154	40.6
1970	231,529	54.1	196,497	45.9
1980	332,527	54.5	277,303	45.5
1990	375,912	54.2	316,443	45.7
2000	449,325	57.9	327,449	42.2

Source: U.S. Bureau of the Census, Census of Population and Housing 1960, 1970, 1980, 1990, and 2000, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Tenure Distribution. The largest number of owner-occupied units are located in the unincorporated area of the County, 248,580 (See Table 4). They make up 69 percent of all the occupied units in the unincorporated area. There are 112,924 renter-occupied units (31.3 percent). Indian Creek Village, where all 14 of the occupied units are owner-occupied, has the highest percentage. The next highest is Golden Beach at 92.5 percent and third is Miami Shores at 88.6 percent. The County average is 57.8 percent. Excluding Islandia, the highest percentage of renter-occupied units is in North Bay Village (71.0 percent). The City of Miami is second (65.1 percent) and Homestead third (63.7 percent). The overall County rate is 42.2 percent. Miami has the greatest number of occupied units at 134,359, Hialeah is second with 70,763, and Miami Beach is a distant third with 46,220. For the County as a whole, 46.5 percent of all occupied units are located in the unincorporated area.

<sup>2</sup> Data is often shown under the classification of “specified owner and renter-occupied units.” The former excludes mobile homes, houses with a business or medical office, houses on ten or more acres, and housing units in multi-unit buildings. Specified renter-occupied units include all renter-occupied units except 1-unit attached or detached houses on 10 acres or more.

**Table 4**  
**Housing Tenure**  
**Miami-Dade County by Municipality, 2000**

	Total	Specified Owner-Occupied		Specified Renter-Occupied	
		Number	Percent	Number	Percent
Aventura	14,000	10,046	71.8	3,954	28.2
Bal Harbour	1,892	916	48.4	976	51.6
Bay Harbor Islands	2,612	1,377	52.7	1,235	47.3
Biscayne Park	1,270	919	72.4	351	27.6
Coral Gables	16,734	11,065	66.1	5,669	33.9
Doral	7,764	4,382	56.4	3,382	43.6
El Portal	835	631	75.6	204	24.4
Florida City	2,189	862	39.4	1,327	60.6
Golden Beach	333	308	92.5	25	7.5
Hialeah	70,763	35,963	50.8	34,800	49.2
Hialeah Gardens	5,612	4,293	76.5	1,319	23.5
Homestead	10,065	3,657	36.3	6,408	63.7
Indian Creek Village	14	14	100.0	0	0.0
Islandia	2	0	0.0	2	100.0
Key Biscayne	4,249	3,017	71.0	1,232	29.0
Medley	383	253	66.1	130	33.9
Miami	134,359	46,847	34.9	87,512	65.1
Miami Beach	46,220	16,930	36.6	29,290	63.4
Miami Lakes	8,251	6,019	72.9	2,232	27.1
Miami Shores	3,660	3,244	88.6	416	11.4
Miami Springs	5,093	3,276	64.3	1,817	35.7
North Bay Village	3,132	907	29.0	2,225	71.0
North Miami	20,520	10,302	50.2	10,218	49.8
North Miami Beach	13,989	8,688	62.1	5,301	37.9
Opa-locka	4,950	1,807	36.5	3,143	63.5
Palmetto Bay	7,967	6,717	84.3	1,250	15.7
Pinecrest	6,247	5,186	83.0	1,061	17.0
South Miami	4,393	2,642	60.1	1,751	39.9
Sunny Isles Beach	8,203	4,785	58.3	3,418	41.7
Surfside	2,356	1,703	72.3	653	27.7
Sweetwater	4,263	2,136	50.1	2,127	49.9
Virginia Gardens	890	453	50.9	437	49.1
West Miami	2,060	1,408	68.3	652	31.7
Unincorporated	361,504	248,580	68.8	112,924	31.3
<b>County Total</b>	<b>776,774</b>	<b>449,333</b>	<b>57.8</b>	<b>327,441</b>	<b>42.2</b>

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census, April 2000. The new city of Miami Gardens (not shown) contains 22,052 owner-occupied units (75.3 percent) and 7,210 renter-occupied units (24.6 percent).

Source: U.S. Census Bureau, Census 2000, Summary File 3, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

### Vacancy Rate

Vacancies in the housing market are important to allow the free flow of residents from one unit to another. Vacancy rates of 3 to 5 percent are considered to be adequate. For 1990, the homeowner vacancy rate was 1.4 percent, the rental rate 4.1 percent. This was down from the 1980 rates of 2.5 and 5.4, respectively. The 2000 rates at 2.1 percent for owner and 5.6 percent for renter are close to these 1980 figures. These rates alone do not mean there is an adequate supply of rental and homeowner housing in Miami-Dade County. The costs, size, location, and soundness of the housing must be considered, along with the requirements and ability to pay of the local population.

**Table 5**  
**Residential Vacancy Rates**  
**Miami-Dade County, Florida**  
**1960-2000**

Year	Vacant-for-Rent	Vacant-for-Sale
1960	13.8%	3.0%
1970	5.2%	1.0%
1980	5.4%	2.5%
1990	4.1%	1.4%
2000	5.7%	2.1%

Source: U.S. Bureau of the Census, Census of Population and Housing: 1960, 1970, 1980, 1990, and 2000; Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Vacancy Distribution. Unincorporated Miami-Dade County has the largest number of vacant units and they are about evenly split between the four categories. Miami and Miami Beach are the other two jurisdictions with large numbers of vacant units; Miami due to a high percentage in rental and Miami Beach a high percentage in seasonal. This latter phenomenon can be noted in all of the coastal municipalities except North Bay Village. Doral also displays a high number in this category, mainly for recreational purposes presumably. Some seasonal units were occupied at the time of the census, but were classified as vacant because they were temporarily occupied by persons with a used residence elsewhere.

### Housing Adequacy

While every household, by definition, is housed, not every household is housed adequately. The housing may be unsound or overcrowded. In the census, overcrowding and lack of plumbing facilities are indicators of inadequate housing. Overcrowded housing is defined as containing more than one person per room. Units lacking complete plumbing either share plumbing

facilities or lack one of the following: hot or cold piped water, flush toilet, and bathtub or shower.

**Table 6**  
**Housing by Occupancy and Tenure**  
**Miami-Dade County by Municipality, 2000**

Municipality	Total Housing Units	Occupied Housing Units	Vacant Housing Units					Vacancy Rate Percent	
			Total	Percent				Home-owner	Rental
				For Sale	For Rent	Seas., Rec., or Occ. Use	Other Vacant		
Aventura	20,020	14,000	6,020	9.8	6.2	69.8	14.2	5.5	8.7
Bal Harbour	3,150	1,908	1,242	2.3	5.4	85.9	6.4	2.8	6.6
Bay Harbor Islands	3,103	2,612	491	18.5	18.7	46.4	16.4	6.2	6.9
Biscayne Park	1,341	1,283	58	17.2	22.4	13.8	46.6	1.1	3.3
Coral Gables	17,849	16,793	1,056	16.2	24.1	28.7	31.0	1.5	4.2
Doral	9,186	7,692	1,494	9.8	13.1	64.5	12.6	3.2	5.6
El Portal	878	837	41	12.2	12.2	12.2	63.4	0.8	2.5
Florida City	2,541	2,247	294	7.1	59.9	3.7	29.3	2.2	11.7
Golden Beach	341	282	59	10.2	0.0	61.0	28.8	2.2	0.0
Hialeah	72,142	70,704	1,438	25.1	42.2	8.6	24.1	1.0	1.7
Hialeah Gardens	5,848	5,636	212	31.6	44.3	8.5	15.6	1.5	6.9
Homestead	11,162	10,095	1,067	13.1	53.0	13.2	20.7	3.7	8.0
Indian Creek Village	38	14	24	4.2	0.0	87.5	8.3	8.3	0.0
Islandia	5	3	2	0.0	0.0	50.0	50.0	(X)	0.0
Key Biscayne	6,378	4,259	2,119	5.0	5.2	60.5	29.3	3.4	8.2
Medley	387	363	24	8.3	29.2	8.3	54.2	0.8	5.9
Miami	148,388	134,198	14,190	9.7	43.6	20.4	26.3	2.9	6.6
Miami Beach	59,723	46,194	13,529	10.3	20.9	56.7	12.1	7.6	8.8
Miami Lakes	9,000	8,248	752	16.9	45.5	23.7	13.9	2.1	13.4
Miami Shores	3,836	3,631	205	23.4	14.1	12.2	50.3	1.5	7.0
Miami Springs	5,286	5,090	196	16.8	30.6	13.3	39.3	1.0	3.2
North Bay Village	3,450	3,132	318	10.1	46.2	22.3	21.4	3.4	6.2
North Miami	22,281	20,541	1,740	13.4	36.0	20.2	30.4	2.2	5.8
North Miami Beach	15,350	13,987	1,363	17.0	19.2	44.4	19.4	2.6	4.7
Opa-locka	5,407	4,890	517	10.4	53.2	2.3	34.1	3.0	8.1
Palmetto Bay	8145	7970	175	53.7	11.4	6.3	28.6	1.4	1.6
Pinecrest	6,403	6,250	153	21.6	20.3	15.7	42.4	0.6	2.7
South Miami	4,457	4,301	156	15.4	30.1	17.9	36.6	0.9	2.8
Sunny Isles Beach	12,946	8,169	4,777	4.0	10.0	79.3	6.7	3.8	12.2
Surfside	3,059	2,248	811	4.8	6.9	74.2	14.1	2.4	7.7
Sweetwater	4,353	4,267	86	22.1	47.7	8.1	22.1	0.9	1.9
Virginia Gardens	925	890	35	14.3	48.6	14.3	22.8	1.1	3.7
West Miami	2,112	2,062	50	32.0	24.0	6.0	38.0	1.1	1.8
Unincorporated	382,788	361,978	20,810	24.2	29.2	23.6	23.1	5.0	2.0
<b>County Total</b>	<b>852,278</b>	<b>776,774</b>	<b>75,504</b>	<b>13.1</b>	<b>26.3</b>	<b>39.2</b>	<b>21.4</b>	<b>2.1</b>	<b>5.7</b>

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census, April 2000. The new City of Miami Gardens (not shown) contains a total of 1,726 vacant units (5.6 percent).

Note: "Other Vacant" includes vacant units that are rented or sold, but not occupied, vacant units intended for occupancy by migrant workers employed in farm work during the crop season, and other vacant units that do not fall into any of the categories specified above.

Source: U.S. Census Bureau, Census 2000, Summary File 1, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.



Overcrowded. There are a substantial number of overcrowded units in Miami-Dade County, 59,979 owner-occupied and 95,453 renter-occupied according to the 2000 census. This represents 13.3 and 29.2 percent of the owner- and renter-occupied units, respectively (See Table 7). The increase in overcrowded units, 35.3 percent for owner and 17.1 percent for renter-occupied, most likely reflects the continuous high level of immigration with consequent sharing of housing.

**Table 7**  
**Overcrowded Units**  
**Miami-Dade County, Florida**

Year	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1970	19,100	8.3	37,800	19.2
1980	27,274	8.2	46,574	16.8
1990	44,332	11.8	81,538	25.8
2000	59,979	13.3	95,453	29.2

Source: U.S. Bureau of the Census, Census of Population and Housing: 1970, 1980, 1990, and 2000; Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Overcrowded Distribution. Unincorporated Miami-Dade County has the highest number of both owner-occupied overcrowded and renter-occupied units, but not the highest percentage. Hialeah Gardens has the highest percentage of owner-occupied units (28.3 percent) with Opa-Locka second (26.8 percent) and Sweetwater third (23.2 percent). On the renter-occupied side, Sweetwater has the highest percent (44.2 percent); Hialeah Gardens is second at 39.9 percent and Hialeah and Homestead are tied for third with 39.2 percent. Nineteen of the 33 municipalities shown have rates above 20 percent. Generally speaking, it is in the Black and Hispanic areas of the County where overcrowding appears to be more of a problem, especially for rental units (See Table 8).

**Table 8**  
**Overcrowded Units by Municipality**  
**Miami-Dade County, 2000**

	Total	Owner Occupied			Renter Occupied		
		Total	Overcrowded Units	Percent Overcrowded	Total	Over-crowded Units	Percent Overcrowded
Aventura	14,000	10,046	289	2.9	3,954	241	6.1
Bal Harbour	1,892	916	10	1.1	976	66	6.8
Bay Harbor Island	2,612	1,377	43	3.1	1,235	174	14.1
Biscayne Park	1,270	919	60	6.5	351	76	21.7
Coral Gables	16,734	11,065	240	2.2	5,669	624	11.0
Doral	7,764	4,382	354	8.1	3,382	831	24.6
El Portal	835	631	97	15.4	204	51	25.0
Florida City	2,189	862	113	13.1	1,327	371	28.0
Golden Beach	333	308	5	1.6	25	0	0.0
Hialeah	70,763	35,963	7,984	22.2	34,800	13,654	39.2
Hialeah Gardens	5,612	4,293	1,216	28.3	1,319	526	39.9
Homestead	10,065	3,657	370	10.1	6,408	2,511	39.2
Indian Creek Village	14	14	0	0.0	0	0	0.0
Islandia	2	0	0	0.0	2	0	0.0
Key Biscayne	4,249	3,017	146	4.8	1,232	136	11.0
Medley	383	253	46	18.2	130	44	33.8
Miami	134,359	46,847	7,170	15.3	87,512	28,066	32.1
Miami Beach	46,220	16,930	1,584	9.4	29,290	6,665	22.8
Miami Lakes	8,251	6,019	428	7.1	2,232	378	16.9
Miami Shores	3,660	3,244	167	5.1	416	40	9.6
Miami Springs	5,093	3,276	246	7.5	1,817	408	22.5
North Bay Village	3,132	907	62	6.8	2,225	449	20.2
North Miami	20,520	10,302	2,218	21.5	10,218	3,499	34.2
North Miami Beach	13,989	8,688	1,367	15.7	5,301	1,512	28.5
Opa-Locka	4,950	1,807	485	26.8	3,143	935	29.7
Palmetto Bay	7,967	6,717	209	3.1	1,250	270	21.6
Pinecrest	6,247	5,186	142	2.7	1,061	245	23.1
South Miami	4,393	2,642	158	6.0	1,751	205	11.7
Sunny Isles Beach	8,203	4,785	434	9.1	3,418	630	18.4
Surfside	2,356	1,703	93	5.5	653	101	15.5
Sweetwater	4,263	2,136	495	23.2	2,127	940	44.2
Virginia Gardens	890	453	42	9.3	437	87	19.9
West Miami	2,060	1,408	169	12.0	652	188	28.8
Unincorporated Area	361,504	248,580	33,537	13.5	112,924	31,530	27.9
County Total	776,774	449,333	59,979	13.3	327,441	95,453	29.2

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census, April 2000. The new City of Miami Gardens (not shown) has a persons per household number of 3.39 which is very high and likely indicates overcrowding.

Note: Overcrowded units include 1.01 or more occupants per room.

Source: U.S. Census Bureau, Census 2000, Summary File 3, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Lacking Plumbing. The number of housing units lacking complete plumbing facilities had steadily been reduced from 1970 to 1990 in both percentage and absolute terms. In 1990, only 0.40 percent of the owner-occupied units lacked complete plumbing, while 2.07 percent of rental units lacked complete facilities. However, in 2000 the census reported almost 2,800 owner-occupied units without complete plumbing which is 0.61 percent of the units – up from 1990. For renter-occupied units, the percentage at 1.59 continued to fall, but the actual number went up to 5,191, a 33.6 percent increase. The owner-occupied number rose by a larger amount, 84.3 percent. Miami-Dade’s percentage of units in this condition is low primarily because so much of the housing stock is quite recently built. More than half has been added since 1970. The increase during the 1990’s in units without complete plumbing is more than likely a result of the rash of illegal units.

**Table 9**  
**Residential Units Lacking Complete Plumbing**  
**Miami-Dade County, Florida**

Year	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1970	3,304	1.43	9,002	4.58
1980	1,577	0.47	6,727	2.43
1990	1,496	0.40	3,887	2.07
2000	2,757	0.61	5,191	1.59

Source: U.S. Bureau of the Census, Census of Population and Housing: 1970, 1980, 1990, and 2000; Miami-Dade County Department of Planning and Zoning, Research Section.

Plumbing Distribution. Unincorporated Miami-Dade County has the largest number of owner-occupied units without plumbing, 1,545. This constitutes 0.43 percent of the owner-occupied housing stock in that area. Miami has 310 (0.23 percent) of these types of units and Hialeah 267 (0.38 percent). North Miami, North Miami Beach, and Miami Beach each have just over 100 such deficient units. All other municipalities have none or very few owner units without complete plumbing. Oddly, the high value housing locations of Aventura, Coral Gables, Key Biscayne, and Miami Lakes all have several of such units (range from 16 to 57). The unincorporated area also has the second largest number of rental units without complete plumbing. Miami has 2,283 renter-occupied units without complete plumbing, the highest number in this category. This is 2.6 percent of Miami’s renter-occupied units. Hialeah (588), North Miami (253), and Miami Beach (204) have substantial numbers of such units, North

Miami having the highest percentage at 2.5 percent, just under Miami's 2.6 percent. Most of the other municipalities have a few of these rental units without full plumbing.

#### Values and Contract Rents

Housing values for homeowner housing and contract rents for rental housing have increased over the past 40 years as one would expect, the biggest jumps being between 1970 and 1980 (See Tables 10 and 11). Somewhat surprisingly, the increases during the 1990s have been the lowest. For the entire period, the owner-occupied median value escalated eight-fold (697 percent) and the renter contract rent went up about seven and one-half fold (626 percent). The national CPI went up 482 percent over this time span and median-family income climbed 202 percent. A discussion of the disparity between the cost of housing and income appears later in the report.

**Table 10**  
**Owner-Occupied Housing Values**  
**Miami-Dade County, Florida**

Year	Median Value	Change	
		Numerical	Percent
1960	\$14,200		
		\$4,800	33.8
1970	19,000		187.9
		35,700	
1980	54,700		581
		31,800	
1990	86,500		30.9
		26,700	
2000	113,200		

Source: U.S. Bureau of the Census, Census of Population and Housing: 1960, 1970, 1980, 1990, and 2000 (Specified owner-occupied units); Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

**Table 11**  
**Renter-Occupied Contract Rent**  
**Miami-Dade County, Florida**

Year	Median Contract Rents	Change	
		Numerical	Percent
1960	\$ 75		
		\$ 47	62.7
1970	122		
		110	90.2
1980	232		
		190	81.9
1990	422		
		150	35.6
2000	572		

Source: U.S. Bureau of the Census, Census of Population and Housing: 1960, 1970, 1980, 1990, and 2000, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

In addition to knowing the median values and rents, having a distribution of rents and values helps in understanding the range of housing choices available. Data are available on these distributions and are reported in Tables 12 and 13. No cash rent was paid by 9,143 households and these are not included in the percentage distribution. Over 40 percent of the units are available for under \$600 gross rent which is quite reasonable for a large metropolitan area. Almost two-thirds are obtainable for less than \$750 per month. Adjusted for price changes, the cumulative distribution is very similar to 1990 (figures not shown).

**Table 12**  
**Renter-Occupied Units by Gross Rent**  
**Miami-Dade County, Florida**  
**2000**

Rent	Number	Percent	Cumulative Percent
Less than \$300	30,378	9.6	
\$300-\$449	33,963	10.7	20.3
\$450-\$599	70,056	22.0	42.3
\$600-\$749	74,957	23.6	65.9
\$750-\$999	69,880	22.0	87.9
\$1,000-\$1,999	35,923	11.3	99.2
\$2,000 or more	2,533	0.8	100.0
No cash net	9,143		

Source: U.S. Bureau of the Census, Census of Population and Housing, SF-3, 2000, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

**Table 13**  
**Owner-Occupied Units by Unit Value**  
**Miami-Dade County, Florida**  
**2000**

Value	Number	Percent	Cumulative Percent
Less than \$50,000	31,585	7.0	
\$50,000-\$69,999	42,288	9.4	16.4
\$70,000-\$89,999	75,705	16.9	33.3
\$90,000-\$124,999	105,699	23.5	56.8
\$125,000-\$174,999	100,341	22.3	79.1
\$175,000-\$299,999	58,204	13.1	92.2
\$300,000-\$749,999	28,368	6.3	98.5
\$750,000 or more	6,643	1.5	100.0

Source: U.S. Bureau of the Census, Census of Population and Housing, SF-3, 2000; Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Table 13 shows the distribution of housing values in 2000. This distribution reveals that a household with the 2000 median income of \$35,966 could afford one-third of the housing stock. However, if that hypothetical household earned about \$10,000 more, then more than one-half of the housing stock would be available to it. With the perceived growth in the number of high-end houses, it is somewhat surprising to see that only 7.8 percent of the units are above \$300,000 in value. An income of \$120,000 can support the purchase of such a unit, meaning that a two earner household would need to average \$60,000 each; not an unreasonably high figure. Thus, perhaps the Miami-Dade housing market is not as difficult as it is often portrayed. However, less than 10 percent of local households have income above \$120,000.

Locational Rent and Value Distribution. Table 14 displays the gross rents for units in the individual municipalities. Aventura, Bal Harbour, Golden Beach and Key Biscayne all stand out with high median gross rent. There is a second tier with rents in the \$800s which includes Bay Harbor Island, Miami Lakes, North Bay Village, and Sunny Isles Beach. Coral Gables, Doral, Miami Shores, and Pinecrest have median rents in the mid to high \$700s. Excluding Islandia, which has only one unit, the lowest median rent is found in Opa-Locka at \$455, Florida City is next at \$499, and Miami third lowest at \$525. The remainder of the municipalities have medians which cluster around the County figure of \$647.

**Table 14**  
**Gross Rent For Renter-Occupied Units**  
**Miami-Dade County by Municipality, 2000**

<b>Municipality</b>	<b>Specified Renter- Occupied Units</b>	<b>Less Than \$200</b>	<b>\$200 to \$299</b>	<b>\$300 to \$499</b>	<b>\$500 to \$749</b>	<b>\$750 to \$999</b>	<b>\$1,000 to \$1,499</b>	<b>\$1,500 or More</b>	<b>No Cash Rent</b>	<b>Median</b>
Aventura	3,954	9	37	76	299	638	1,765	894	236	\$1,256
Bal Harbour	976	22	0	13	23	267	494	110	47	\$1,118
Bay Harbor Island	1,235	0	0	32	380	523	210	44	46	\$803
Biscayne Park	351	0	0	71	148	97	9	0	26	\$645
Coral Gables	5,652	23	10	350	2,270	1,404	889	451	255	\$754
El Portal	204	7	0	66	63	31	34	0	3	\$654
Florida City	1,327	132	101	425	404	134	96	18	17	\$499
Golden Beach	25	0	0	0	0	0	5	16	4	\$1,813
Hialeah	34,768	2,314	1,336	5,741	17,077	6,317	1,389	150	444	\$614
Hialeah Gardens	1,319	113	36	76	541	323	174	0	56	\$702
Homestead	6,401	504	540	1,470	2,774	799	190	5	119	\$546
Indian Creek Village	0	0	0	0	0	0	0	0	0	\$0
Islandia	1	0	0	0	1	0	0	0	0	\$525
Key Biscayne	1,232	0	0	13	53	124	252	647	143	\$1,674
Medley	130	0	0	47	63	12	6	0	2	\$600
Miami	87,281	7,653	4,207	24,893	31,883	10,306	4,865	1,691	1,783	\$535
Miami Beach	29,290	1,729	877	4,004	12,939	5,326	2,842	973	600	\$632
Miami Lakes	2,224	23	0	35	314	1,195	487	101	69	\$886
Miami Shores	416	0	0	36	158	79	74	28	41	\$743
Miami Springs	1,817	7	6	245	1,063	229	167	35	65	\$612
North Bay Village	2,225	0	7	68	761	689	680	11	9	\$834
North Miami	10,208	118	171	1,488	6,274	1,595	361	32	169	\$613
North Miami Beach	5,301	44	39	487	3,279	949	312	70	121	\$643
Opa-Locka	3,119	585	241	974	996	135	36	0	152	\$455
Palmetto Bay	1,250	8	40	124	596	191	69	169	53	\$688
Pinecrest	1,061	0	21	26	405	286	161	93	69	\$775
South Miami	1,743	110	34	222	708	402	113	77	77	\$672
Sunny Isles Beach	3,418	160	63	41	573	1,395	866	121	199	\$871
Surfside	653	0	0	0	387	84	62	79	41	\$648
Sweetwater	2,111	76	7	217	1,177	521	77	10	26	\$665
Virginia Gardens	437	0	0	44	321	32	26	3	11	\$637
West Miami	652	8	0	96	317	178	23	0	30	\$660
Unincorporated Area	116,052	5,431	3,529	12,501	38,848	35,619	13,826	2,068	4,230	N/A
<b>County Total</b>	<b>326,833</b>	<b>19,076</b>	<b>11,302</b>	<b>53,881</b>	<b>125,095</b>	<b>69,880</b>	<b>30,560</b>	<b>7,896</b>	<b>9,143</b>	<b>\$647</b>

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census, April 2000.

Source: U.S. Census Bureau, Census 2000, Demographic Profile, Miami-Dade County Department of Planning and Zoning, Research Section, 2002.



**Table 15**  
**Value of Owner-Occupied Units**  
**Miami-Dade County by Municipality, 2000**

	<b>Total Owner- Occupied Housing Units:</b>	<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,000</b>	<b>\$150,000 to \$199,000</b>	<b>\$200,000 to \$299,000</b>	<b>\$300,000 to \$499,000</b>	<b>\$500,000 to \$999,000</b>	<b>\$1,000,000 or more</b>	<b>Median (Dollars)</b>
Aventura	10,046	1,102	3,248	1,860	1,108	1,175	879	468	206	118,100
Bal Harbour	916	0	123	67	109	82	190	153	192	400,000
Bay Harbor Islands	1,377	73	579	213	198	98	104	102	10	109,100
Biscayne Park	919	7	158	500	184	70	0	0	0	130,700
Coral Gables	11,065	41	350	769	1,206	2,898	2,970	1,950	881	314,800
El Portal	631	13	301	209	89	19	0	0	0	100,200
Florida City	862	221	555	69	0	17	0	0	0	68,500
Golden Beach	308	0	7	2	8	6	53	125	107	737,800
Hialeah	35,963	1,955	15,325	14,171	3,868	532	92	0	20	102,300
Hialeah Gardens	4,293	759	1,290	2,110	27	47	19	16	25	101,500
Homestead	3,657	500	2,085	805	216	33	18	0	0	80,300
Indian Creek Village	14	0	0	0	0	0	0	0	14	1,000,000+
Islandia	0	0	0	0	0	0	0	0	0	0
Key Biscayne	3,017	0	12	103	237	709	859	804	293	390,400
Medley	253	183	68	2	0	0	0	0	0	25,700
Miami	46,847	4,235	14,889	13,226	6,957	3,847	2,102	1,263	328	116,400
Miami Beach	16,930	920	4,962	3,231	2,021	2,101	1,935	1,136	624	138,700
Miami Lakes	6,019	16	778	1,714	1,809	1,202	390	103	7	161,300
Miami Shores	3,244	106	529	887	624	675	369	47	7	156,700
Miami Springs	3,276	32	296	1,267	995	551	105	17	13	151,600
North Bay Village	907	131	360	95	186	67	58	0	10	94,300
North Miami	10,302	1,561	5,723	1,615	323	536	340	177	27	85,800
North Miami Beach	8,688	1,413	4,653	1,811	363	161	175	92	20	86,900
Opa-locka	1,807	339	1,294	155	12	0	7	0	0	69,300
Pinecrest	5,186	20	220	138	245	923	2,111	1,327	202	384,000
South Miami	2,642	107	443	522	659	650	206	55	0	164,200
Sunny Isles Beach	4,785	250	2,034	1,182	469	317	284	249	0	104,000
Surfside	1,703	0	179	374	488	401	162	36	63	181,600
Sweetwater	2,136	408	766	728	234	0	0	0	0	96,300
Virginia Gardens	453	23	83	250	76	17	4	0	0	128,800
West Miami	1,408	85	208	658	433	24	0	0	0	135,400
Unincorporated Area	259,679	17,085	97,306	77,298	38,118	19,462	7,711	2,145	554	N/A
<b>Miami-Dade County</b>	<b>449,333</b>	<b>31,585</b>	<b>158,824</b>	<b>126,031</b>	<b>61,262</b>	<b>36,620</b>	<b>21,143</b>	<b>10,265</b>	<b>3,603</b>	<b>113,200</b>

Note: The Town of Miami Lakes (December 2000), the Village of Palmetto Bay (September 2002), and the City of Doral (June 2003) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census, April 2000.

Source: U.S. Census Bureau, Census 2000, Summary File 3, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Locational Distribution – Owner. The 2000 Census revealed that the countywide median value of owner-occupied housing units was \$113,200. As Table 15 shows, there was wide variation around that overall figure, ranging from \$25,200 in Medley to more than \$1.0 million in Indian Creek Village. Other high-end areas are Bal Harbour, Coral Gables, Golden Beach, Key Biscayne, and Pinecrest. In addition to Medley, there are seven other cities with median housing values below \$100,000. There are Florida City, Homestead, North Bay Village, North Miami, North Miami Beach, Opa-Locka and Sweetwater (the highest at \$96,300). Sixteen other municipalities have median values above \$100,000 with El Portal (\$100,200), Hialeah Gardens (\$101,500), Hialeah (\$102,300), and Sunny Isles Beach (\$104,000) at the lower end with Bay Harbor Islands and Miami just above them and Surfside (\$181,600) and South Miami (\$164,200) at the high end. Miami Springs (\$151,600) and Miami Shores (\$156,700) are moderately high end. A group composed of Biscayne Park, Doral, Miami Beach, Virginia Gardens and West Miami are moderately priced. The unincorporated area figure was not available, but the raw data indicates that the median is somewhere between \$100,000 and \$149,000.

#### Condominiums

There were 137,044 year-round condominium units in Miami-Dade County in 1990, 37.8 percent are renter-occupied and 54.3 percent are owner-occupied.<sup>3</sup> The number of vacant for sale accounted for 3,657 units (2.7 percent) and the number of vacant for rent was 7,176 (52 percent). Seasonal and other vacant units amounted to 18,521 units.

**Table 16**  
**Year-Round Condominium Housing Units**  
**Miami-Dade County, Florida**  
**1990**

	Owner-Occupied & Vacant-for-Sale	Renter-Occupied & Vacant-for-Rent
Number	78,107	58,937
Percent	57.0	43.0

Source: U.S. Bureau of the Census, Census of Population and Housing 1990, Miami-Dade County Department of Planning and Zoning, Planning Research Section, 2003.

<sup>3</sup> The 2000 census did not provide direct data on condominiums. At a later time an attempt will be made to construct such data indirectly by working with various census files containing housing data. If something credible can be created, this report will be appropriately revised.

Condo Distribution. The unincorporated portion of Miami-Dade County contained the greatest number of year-round condominium units, 74,834, while seven municipalities contain none at all: El Portal, Florida City, Golden Beach, Indian Creek, Islandia, Medley, and West Miami. Key Biscayne with 2,666 year-round units has the highest proportion in the County – 46.6 percent. The countywide proportion is 17.8 percent. Since 1990, the number of condominiums has increased enormously and are also more widely distributed within Miami-Dade County.

#### Housing Affordability

According to 2000 census data, the median household income in Miami-Dade County was \$35,966<sup>4</sup>. For the purpose of this analysis, we assumed that a renter household should spend no more than 30 percent of its income on housing, while for owners it is approximately 2.75 percent of its gross income. Housing costs not only include contract rent or mortgage payments (principal and interest), but utilities, maintenance, taxes, and insurance. Using the 30 percent figure as the standard, a Miami-Dade County household earning the median household income can afford to spend \$899 a month on housing.

If the household chose to rent, it could easily afford the median gross rent of \$647. Of course, using these medians is strictly hypothetical. Households with incomes below the median frequently have to spend in excess of 30 percent of their income to obtain adequate housing. This can also be true for households with incomes above the median.

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<sup>4</sup> U.S. Bureau of the Census, Census of Population and Housing 2000, Summary File 3, Florida.

Those households that opt for buying a house are often willing to allocate a larger portion of their income to housing, in large part because of tax breaks and the potential as an investment instrument. The 2000 census data showed that for specified homeowners with a mortgage about 41 percent spent more than 30 percent of their income on housing. The median percentage of income allocated to housing for this same group was 26.6 percent. This is an increase over 1990 when the percentage was only about 21 percent. With the exceedingly low interest rates which have come about since the census was conducted, it is likely that some improvement in this regard has been registered. Nevertheless, Miami-Dade exhibits high levels of “cost burden”, especially on the rental side. In 2000, 50.8 percent of renter households paid more than 30 percent of their income for a unit while comparable percentages were 46.6 and 45.4 percent in Broward and Palm Beach Counties.

Affordability Distribution. Tables 17 and 18 show for owners and renters the percentage of households in the County as a whole and in the municipalities that are expending 30 percent or more of their income for housing costs. For the County at large for owner households, the figure is 36.2 percent. Only five municipalities have rates below 30 percent and twelve are 40 percent or higher. However, for places like Golden Beach (47.8 percent), Indian Creek Village (54.5 percent) and North Bay Village, the high rates should not be a concern. In both the owner and renter categories, there is a strong inverse relationship between income and the percentage spent on housing. The overwhelming majority of cost burdened households in 2000 earned less than \$35,000 a year. Moreover, in the highest income ranges it may not be accurate to apply the term “cost burdened.” Many higher income households simply chose to put a larger proportion of their income into housing while still having more than sufficient resources to meet other needs.

Table 18 shows the data for renter households with the County total figure being 47.1 percent, well above the ownership rate. Virginia Gardens has the lowest rate at 31.7 with only two other cities, Miami Lakes and Palmetto Bay having rates in the 30s. Florida City displays the highest rate at 62.4 percent with Bay Harbour Islands 58.3 and West Miami next at 58 percent. Most of the other municipalities fall into the 40s or low 50s (Golden Beach is 57.1 percent).

**Table 17**  
**Number of Owner Households Paying More**  
**Than 30 Percent of Income for Housing**  
**Miami-Dade County by Municipality, 2000**

<b>Municipality</b>	<b>Specified Owner-Occ Units</b>	<b>Paying 30 Percent or More</b>	<b>Paying Less Than 30 Percent</b>	<b>Percent Paying 30 Percent or More</b>
Aventura	1,006	327	679	32.5
Bal Harbour	126	47	79	37.3
Bay Harbor Island	295	123	156	44.1
Biscayne Park	860	197	597	24.8
Coral Gables	9,329	2,652	6,607	28.6
Doral	3,455	1,069	2,243	32.3
El Portal	602	241	361	40.0
Florida City	797	297	476	38.4
Golden Beach	305	144	157	47.8
Hialeah	27,747	10,738	16,611	39.3
Hialeah Gardens	2,727	1,082	1,567	40.8
Homestead	2,812	870	1,896	31.5
Indian Creek Village	17	6	5	54.5
Islandia	0	0	0	0.0
Key Biscayne	1,028	426	594	41.8
Medley	27	12	15	44.4
Miami	34,261	13,730	19,655	41.1
Miami Beach	4,639	1,807	2,742	39.7
Miami Lakes	5,179	1,708	3,373	33.6
Miami Shores	2,978	1,028	1,896	35.2
Miami Springs	3,053	934	2,089	30.9
North Bay Village	338	175	149	54.0
North Miami	7,751	3,454	3,989	46.4
North Miami Beach	6,209	2,493	3,508	41.5
Opa-Locka	1,675	561	1,060	34.6
Palmetto Bay	6,395	1,632	4,707	25.7
Pinecrest	4,735	1,273	3,430	27.1
South Miami	2,358	783	1,559	33.4
Sunny Isles Beach	370	204	166	55.1
Surfside	982	310	658	32.0
Sweetwater	1,328	520	796	39.5
Virginia Gardens	400	109	291	27.3
West Miami	1,253	387	866	30.9
Unincorporated Area	207,954	72,106	130,984	35.5
<b>County Total</b>	<b>339,536</b>	<b>120,376</b>	<b>211,718</b>	<b>36.2</b>

Note: The Town of Miami Lakes (December 2000) and the Village of Palmetto Bay (September 2002) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census.

Note: Specified owner-occupied units includes a small number of households for whom affordability measures were not available.

Source: U.S. Census Bureau, Census 2000, Summary File 3, Miami-Dade County Department of Planning and Zoning, Research Section, 2002.

**Table 18**  
**Number of Renter Households Paying More**  
**Than 30 Percent of Income for Housing**  
**Miami-Dade County by Municipality, 2000**

	<b>Specified Renter- Occupied Units</b>	<b>Paying 30 Percent or More</b>	<b>Paying Less Than 30 Percent</b>	<b>Percent Paying 30 Percent or More</b>
Aventura	3,954	1,725	1,863	48.1
Bal Harbour Village	976	416	482	46.3
Bay Harbor Islands	1,235	653	468	58.3
Biscayne Park Village	351	149	164	47.6
Coral Gables	5,652	2,220	3,022	42.4
Doral	3,348	1,287	1,763	42.2
El Portal Village	204	92	102	47.4
Florida City	1,327	720	433	62.4
Golden Beach Town	25	12	9	57.1
Hialeah	34,768	17,351	15,931	52.1
Hialeah Gardens	1,319	590	664	47.0
Homestead	6,401	2,739	3,280	45.5
Indian Creek Village	0	0	0	0.0
Islandia	1	0	1	0.0
Key Biscayne	1,232	526	495	51.5
Medley	130	69	59	53.9
Miami	87,281	42,563	38,571	52.5
Miami Beach	29,290	14,126	12,868	52.3
Miami Lakes	2,224	825	1,291	39.0
Miami Shores Village	416	197	178	52.5
Miami Springs	1,817	739	963	43.4
North Bay Village	2,225	1,028	1,086	48.6
North Miami	10,208	4,945	4,517	52.3
North Miami Beach	5,301	2,607	2,296	53.2
Opa-locka	3,119	1,331	1,383	49.0
Palmetto Bay	1,250	460	730	38.7
Pinecrest	1,061	402	560	41.8
South Miami	1,743	696	844	45.2
Sunny Isles Beach	3,418	1,586	1,361	53.8
Surfside	653	315	284	52.6
Sweetwater	2,111	1,077	943	53.3
Virginia Gardens	437	132	284	31.7
West Miami	652	361	261	58.0
Unincorporated	116,052	53,414	53,810	N/A
Miami-Dade County	326,833	154,066	149,203	47.1

Note: Specified renter-occupied units includes a small number of households for whom affordability measures were not available.

Note: The units here are renter-occupied units, excluding 1-unit attached and detached houses on 10 acres or more.

Note: The Town of Miami Lakes (December 2000) and the Village of Palmetto Bay (September 2002) incorporated after the date of the Census, April 1, 2000. They have been classified in this table as municipalities, although they were not incorporated on the date of the Census.

Source: U.S. Bureau of the Census, Census 2000, Summary File 3. Miami-Dade County Department of Planning and Zoning, Research Section, 2002.

Again, the distinction has to be made between cost burden which occurs due to low incomes such as that in Florida City and that which is made possible by high incomes such as Bay Harbor Islands. Undoubtedly, there are locations, for example Coral Gables, where the high rates are a combination of the two.

Although the housing stock in Miami-Dade is structurally sound, the problem of overcrowding and the large number of households that are overburdened with housing costs remains at high levels. Continuous immigration and lack of well paying jobs will exacerbate this situation.

### Conclusions

Census data show that in 2000, there were 77,000 overcrowded units and 204,100 cost burdened units in the low-income household category, i.e. with incomes below 80 percent of the median-family income (\$40,260). There is an unknown overlap between cost burdened and overcrowded households.

These are the two most significant housing problems in Miami-Dade County. In 1990, about 18.2 percent of all households experienced the first problem and this increased to 20.0 percent by 2000. In 1999, for households with incomes below \$35,000, about 73 percent of owners and 72 percent of renters devoted more than 30 percent of their income to housing costs.

There were 84,419 new households added in Miami-Dade County from 1990 to 2000. Some very small percentage of the population may be homeless, but the vast majority is housed. Unfortunately, large numbers live in overcrowded conditions or pay too much for housing or both, as the data presented shows.

**Table 19**  
**Cost Burdened Households by Occupancy**  
**Miami-Dade County 2000**

Annual Income	Owner-Occupied Households		Renter-Occupied Households	
	Cost Burdened	Percent	Cost Burdened	Percent
Less than \$10,000		93.8		79.9
\$10,000-\$19,999		72.2		76.8
\$20,000-\$34,999		54.3		32.3
\$35,000-\$49,999		30.9		7.5
\$50,000 or more		7.1		1.5

Source: U.S. Bureau of the Census, Census of Population and Housing, Summary File 3, 2000, Miami-Dade County Department of Planning and Zoning, Research Section, 2003.

Given Miami-Dade County's current and projected demographic makeup, income distribution, poverty levels and source of growth, this need for low and moderate-income housing is not going to abate. One approach to dealing with it is to apply a set of policy initiatives directed at improving economic prospects and incomes for the labor force, particularly those at the lesser skill levels. However, even if successful over the next 10 to 20 years, it is likely that it may only keep the housing problems from getting worse. Thus, the need for adequate housing across all income levels must be addressed directly. Each year, the broad menu of assisted housing choices meets only a small fraction of these needs. Also, many households with moderate incomes do not qualify for the available programs and must purchase housing in the market. Data repeatedly show that a large number of these households end up devoting a larger share of their income to housing than is considered reasonable.